

Congress holds key to CHIP expansion

by Molly Priddy, Community News Service, Wednesday, January 14, 2009

When Gina Christman lost her health insurance coverage after switching jobs, she faced a choice that was really no choice at all. Unable to afford regular wellness checks for her 5-year-old daughter, the 32-year-old single mom from Helena found herself waiting until the girl became ill before taking her to a doctor.

"My child's health is really important to me," Christman said. "But when I didn't have coverage, I put it off more because I didn't have room to go into more debt.

The guilt was overwhelming, she recalled. "That's the hardest thing I think I've ever gone through," Christman said. "Not being covered is something that can affect you for the rest of your life."

Relief arrived in 2005 when Christman enrolled in the state's Children's Health Insurance Plan, or CHIP, a state-federal program that provides health coverage for children from low- and moderate-income families. Knowing her child could visit the doctor and dentist regularly helped Christman sleep at night.

In November, Montanans voted overwhelming to expand the program and offer such help to another 29,000 kids, but anxious state officials told legislators this week it may be 2013 before they can serve all of those children.

Although Gov. Brian Schweitzer has included the state's share of the cost in his budget, state legislators have yet to authorize that spending. Before they do, they want to know when and how much the new Congress will chip in.

President Bush vetoed CHIP's reauthorization in 2007, effectively cutting off federal money by March 31, 2009.

President-elect Barack Obama and congressional Democrats say reauthorization is a high priority, and state Medicaid Services Director Mary Dalton said she is confident Congress will eventually come through. Still, it is frustrating not knowing how much money the state will receive or when they will get it, she added.

"It's kind of like waiting for Christmas. We're sure we're getting a present, we just don't know what it is," Dalton told a legislative budget committee Friday. "We're hoping for a Ferrari, by the way, and not just a Volkswagen."

The voter initiative that expanded Montana's CHIP's coverage allowed families to earn more money – 250 percent of the federal poverty level – and still get help. Under the new law, a family of four can earn \$53,000 and still qualify for CHIP. Previously, such a family could earn no more than \$37,100 to qualify.

As state officials await word about the federal money, they also want Congress to overturn Bush administration rules that prevent low-income children who receive health care through Medicaid from also receiving CHIP benefits.

Montana's new law, the Montana Healthy Kids Act, allows state to switch recipients between CHIP and Medicaid, but it can't do that without new eligibility rules that work with both programs.

Dalton said U.S. Sen. Max Baucus is working on the problem and state officials hope to begin covering more children by October.

Meanwhile, Christman said she hopes she can eventually afford health coverage for herself and her daughter without CHIP, the only public assistance she receives. Until then, she is thankful for the help.

"I think it's important to keep them healthy as children," Christman said. "I enjoy having (CHIP), but I don't think I'll be in this position for the rest of my life."